REMARKS

Claims 1-27 are now pending in this application. The non-final Office Action mailed September 12, 2003 rejected claims 1-19. A response to the Office Action was mailed on March 12, 2004. Additionally, a teleconference was held with the Examiner on June 4, 2004 to discuss the rejections and Applicants' response. During the teleconference, the Examiner stated that independent claims 1, 8, 13, 21, and 24 would be allowable if each were amended to incorporate the limitations of dependent claim 6.

Additionally, the Examiner recommended that Claims 1, 13, and 24 be amended to take note that claims 1 and 24 are computer-implemented methods, and that claim 13 is a computer system.

The Applicants wish to thank the Examiner for the teleconference, and in response has amended Claims 1-2, 4-5, 7-8, 13-14, 16, 18-21, and 24-27. Claims 6 and 17 were cancelled. No new matter has been added with this amendment. Applicants submit that the pending claims are patentable over the art of record and respectfully request that the Examiner pass this application to issue.

CONCLUSION

By the foregoing explanations, Applicant believes that this response has addressed fully all of the concerns expressed in the Office Action, and believes that it has placed each of the pending claims in condition for immediate allowance. Entry of the amendments and early favorable action in the form of a Notice of Allowance is urged. Should any further aspects of the application remain unresolved, the Examiner is invited to telephone Applicant's attorney at the number listed below.

Dated: June 7, 2004

Respectfully submitted,

Jamie L. Wiegand

Registration No.: 52,361 DARBY & DARBY P.C.

P.O. Box 5257

New York, New York 10150-5257

(206) 262-8900

(212) 753-6237 (Fax)

Attorneys/Agents For Applicant

q